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I, JULIE BILLINGSLEY, TEAM LEADER EXAMINATION SUPPORT AND
SALES hereby certify that annexed is a true copy of the Provisional specification
in connection with Application No. 2004901746 for a patent by GILLIAN
LESLIE WALLACE as filed on 31 March 2004.



WITNESS my hand this
First day of July 2004

J. Billingsley

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SUPPORT AND SALES

AUSTRALIA
Patents Act 1990

PROVISIONAL SPECIFICATION

APPLICANT: **GILLIAN LESLIE WALLACE**

INVENTION TITLE: **METHOD AND SYSTEM FOR GIVING**

The invention is described in the following statement:

METHOD AND SYSTEM FOR GIVING

5 The present invention relates to methods and systems for giving as a secondary action, when a primary action, not normally related to giving, is carried out. More particularly, the invention relates to methods and systems applicable to what has become generally known as "e-commerce" and can be applied, in particular, to "e-philanthropy".

10 E-philanthropy is a reference to the application of philanthropic mechanisms to an electronic environment, and in particular to e-commerce and e-business. E-philanthropy has been in existence in one form or another since the late 1990s with numerous organizations having "click-and-give" donation facilities active on their websites. One of the problems with these existing mechanisms is that many people are unaware of the websites, and many will
15 often not think or wish to visit a specific website to make a philanthropic donation. The present invention is based on the premise that the more user-friendly and convenient a transfer, such as e-philanthropy can become, the more likely it will be adopted as a tool for giving. Preferred forms of the present invention are therefore concerned with providing more user friendly and more
20 convenient e-philanthropy methods and systems.

The present invention has application to what will be herein referred to as micro-commerce, which is conveniently defined as an umbrella term that includes micro-banking, micro-payment and micro-saving, and, in a particular
25 form, "micro-philanthropy". Micro-philanthropy may be understood as the making of a number of small and apparently inconsequential donations over a period of time, such that a large number of these small donations combine to constitute a relatively substantial philanthropic contribution. The giving may be to another person, or may be a means of transferring money between different
30 accounts of a single person, e.g. where a savings account or holiday fund has been set up. The giving may still be said to be to a philanthropic cause in these cases. Also in these cases, the premise that the more user friendly and convenient the transfer process becomes, the more utilised it will be is still true.

Additionally, the giving may be to a commercial organisation, rather than an individual or charity. The giving may be in response to a product or service supplied by the commercial organisation, rather than for altruistic intentions, and the giving may be required by the commercial organisation as payment for the good or service. The giving may be triggered by a financial primary transfer or a non-financial primary action or procedure.

Credit and debit card payment are among the most convenient forms of payment for products and services, and are widely used at vendors throughout many parts of the world. Donation to philanthropic causes is a subject that is often thought of by individuals, but one of the problems faced by such causes is that the thought is not always put into action by way of an actual donation.

It is known to make use of credit cards that allow an amount to be donated to charity, in a so called points system, where points are earned by use of the credit card to purchase products and/or services from vendors, typically at the end of a predetermined period. However, firstly the choice of charities associated with such cards is often small and secondly the chosen charity does not necessarily reflect the desires of the credit card user at the time of payment due to the delay between the payment and the receipt of the points. This may discourage users from making charitable donations, and the users may instead decide to use the points acquired through the credit card use for other purposes, e.g. Air Miles (TM).

The present invention will hereafter be described in this exemplary context, although it will be appreciated that the invention is not limited to the making of small donations or contributions.

Viewed from one aspect, the present invention provides a method of giving to a recipient, including: establishing or identifying a primary procedure performed by a user within an electronic environment; and associating a secondary financial procedure with the primary procedure, such that operation

of the primary procedure is adapted to activate the secondary financial procedure. Preferably, the giving is philanthropic and the secondary procedure is philanthropic.

5 In a preferred form of the first aspect of the invention, the primary procedure is an action or a script of actions on a computer, the execution of which is typically initiated by a user event, such as a mouse click, pressing a key, or a voice command. The primary procedure is one that is typically performed by the user on a relatively frequent basis. For example, the primary
10 procedure may comprise any one or more of: sending an email, making an internet connection, conducting an internet transaction, creating a new word-processing document, downloading a file, entering a security password to access files or to access a network, or being connected to the internet for a predetermined period of time. In relation to this last example, the computer's
15 clock may play a part in the step of triggering or activating the secondary procedure. The primary procedure may also be a security response, such as iris, palm or fingerprint recognition, or any other user action in the electronic environment.

20 The primary procedure need not be carried out on a computer; the primary procedure may be instigation, or completion, of a telephone call, e.g. using a mobile telephone. Additionally, the primary procedure may be sending or receiving a Short Message Service message or "Text message" on the telephone. The secondary procedure may be, for example, to send a further
25 text message to a predetermined number causing a charge to be made to the user to a recipient unconnected to the entity involved in the primary procedure. Alternatively the primary procedure and secondary procedure may be with the same entity. Different primary procedures may also be allocated to the same secondary procedure. In the first aspect, the primary procedure performed by
30 the user is itself preferably not commercial in nature; i.e. it is preferably not a commercial or financial transaction.

5 In a preferred form of the first aspect of the invention, the secondary procedure involves allocating a contribution of predetermined value to a recipient, such as a charity. Accordingly, the method furthermore preferably includes selecting or nominating the particular recipient, e.g., philanthropic cause to which the contribution is to be allocated during the secondary procedure. The contribution is typically a financial contribution in the form of a monetary pledge or donation.

10 In a preferred form of the first aspect of the invention, the secondary procedure involves allocating a contribution of predetermined value to a third party, such as a relative, or the user; for example a financial contribution to a bank account. In the case of such a recipient, an amount to be transferred at each occurrence of the primary procedure may be selected. The particular person receiving the contribution may also be selected.

15 In a preferred form of the first aspect of the invention, the method includes the step of selecting or nominating the value of the contribution to be allocated during each execution of the secondary procedure. The contribution allocated in each execution of the secondary e.g. philanthropic procedure is most typically a nominal or small amount of money, since it will preferably be allocated on a relatively frequent basis. For example, a nominal predetermined value contribution may be in the range of about 5 cents to about one dollar. The present invention does, however, also contemplate higher and lower contribution values.

20 The amount of financial contribution of the secondary procedure, when activated by different primary procedures may be different, e.g. when the computer is turned on, or a user logs on, a relatively large contribution is made, whereas, when the word processor is run (a procedure that may be instigated many times in a single session) a smaller amount is contributed.

25 In one form of the first aspect of the invention, the secondary procedure involves allocating a contribution to a commercial entity. In this case, the

primary procedure may involve interaction with the commercial entity and may be of a commercial nature. The secondary procedure may, in fact, be required by the commercial entity before the primary procedure of the user is acted upon. For example, if the primary procedure involves the order of software from a commercial entity, the secondary procedure of financial transfer from the user to the commercial entity may be required before the software is delivered.

Different types of secondary procedures may be combined, either for a single primary procedure, or different types of secondary procedure for different primary procedures. For example, a number of secondary procedures may be combined with a single primary procedures; giving to more than one entity may be achieved with a single instance of the primary procedures.

In a preferred form of the invention, the method includes: accruing a plurality of allocated contributions up to a predetermined accrued value, and subsequently transferring a sum having the predetermined accrued value to a designated holding account for the recipient, which may be a philanthropic cause. In one form of the invention, the step of transferring the sum occurs automatically, e.g. as an electronic transfer transaction, when the predetermined accrued value of the contributions is reached. In this regard, the user may be required to confirm or authorise actual transfer of the sum to a designated recipient, e.g. philanthropic fund. In an alternative form, however, each of the allocated contributions may be transferred to a designated holding account individually.

In a preferred form of the invention, the method includes establishing or identifying more than one said primary procedure associated with the secondary procedure. Similarly, the method may also include the step of associating more than one said secondary procedure with the primary procedure(s), such that operation of each primary procedure is adapted to activate at least one of the secondary procedures.

In a preferred form of the invention, the method includes enrolling or subscribing the user. This enrolling or subscribing is typically performed by the user him/herself, and includes the logging of personal details of the user, such as name and address. The enrolling or subscribing typically also includes nominating the one or more recipients, e.g. philanthropic causes, to be the subject of the donations, determining the value of each allocated contribution, and selecting a mode of payment to be used to ultimately transfer the funds to the recipient(s). For example, the mode of payment may be by credit card, or by direct debit from a savings or other account. In such a case, the enrolling or subscribing step typically also includes logging of bank or financial institution account details to authorise such a transaction.

The recipient may be an entity representing a philanthropic cause, in which case the secondary procedure is philanthropic. As stated above, the primary procedure is preferably one that is typically performed by the user on a relatively frequent basis, and may include any one or more of: sending an email, making an internet connection, being connected to the internet for a predetermined period of time, downloading data or files, entering a security password to access files or to access a network, creating a new word-processing document or the like. The primary procedure is therefore an action or a script of actions executed at the discretion of the user, and the execution of the primary procedure is typically initiated by a user event, such as a mouse click, pressing a key, or voice command.

The secondary procedure preferably involves allocating a contribution of predetermined value to a philanthropic cause, such as a charity. The contribution is typically a financial contribution in the form of a monetary pledge or donation.

In a preferred form of the first aspect of the invention, the software system is designed to allow a user to enrol or subscribe by, for example, entering his or her personal details, nominating one or more recipients, e.g. philanthropic causes, to be the subject of the donations or contributions,

determining the value of each allocated contribution, and selecting a mode of payment to a designated holding account of the or each recipient. For example, the mode of payment may be by credit card, or by direct debit from a savings or other account. Accordingly, the software system is preferably adapted to allow
5 the user to enter banking or account details to authorise a payment transaction.

In a preferred form of the invention, the software system includes a multi-function transfer procedure (MFTP) for the automated transfer of funds from a specified account into another or several other specified accounts when
10 triggered by operation of the primary procedure. That is, the MFTP is adapted to recognise the operation of the primary procedure and to activate the secondary procedure. The secondary procedure may involve an automatic and instantaneous electronic transfer of each individual contribution to a specified account for the recipient, e.g. philanthropic cause. Alternatively, all of the
15 contributions may be transferred to a single centralised account along with data identifying the particular recipient, e.g. philanthropic cause, to which the amounts are ultimately to be directed.

In a preferred form, the system of the first aspect of the invention
20 optionally also includes means for making one-off contributions. For example, the software system may provide a specific icon-type "button" adapted to be displayed for the user on a computer's desk-top, start menu or home-page. By selecting this action (e.g. by "clicking" this button), the user may be provided with the option for "instant giving" in one-off donations to the one or more pre-
25 selected recipients, e.g. philanthropic causes.

An important preferred feature of aspects of the present invention is that donations may be made despite being of only a small or nominal value. However, due to the fact that transaction fees are often incurred during
30 electronic financial transfers, it may be preferable to only actually make a financial transfer after an accrued sum becomes significant compared to any transaction fee. In a preferred form of the invention, therefore, the system is adapted to accrue the relatively minor amounts of money into larger sums

before an electronic transfer of the money occurs. In this regard, the user may preferably specify or nominate the predetermined accrued value at which electronic transfer of funds is to occur.

5 In a preferred form of the first aspect of the invention, the MFTP is adapted to provide the user with an opportunity to pause, cancel or otherwise vary the electronic transfer, prior to the transaction actually taking place. In this regard, the software system may cause a symbol or icon to appear on a computer screen of the user, and by clicking on this symbol the user may alter
10 or confirm details of the transfer. Furthermore, the user may be required to enter a pre-selected personalised security code before the electronic transfer of funds is able to proceed.

15 In a preferred form of the invention, the software system is adapted to maintain a record of the various individual contributions made by the user. That record may preferably be accessed and reviewed by the user at any time.

20 In a preferred form of the first aspect of the invention, the software system may include means for displaying an icon-type "button" on the computer desk-top, which button is adapted to operate as a trigger such that the user clicking the trigger button activates the secondary procedure. The software system is preferably adapted to display the trigger button regardless of which program the user may be currently operating.

25 In a preferred form of the first aspect of the invention, the primary procedure operable to activate the secondary procedure is the sending of an email, and the software system is adapted to incorporate a stamp or logo within the email (for example, at the foot of the email) to make the recipient of the email aware that a donation has been made.

30 In a preferred form of the first aspect of the invention, the software system is adapted to run or operate in conjunction with a variety of other

everyday software, including software for accessing the internet, sending and receiving emails, and word-processing.

5 Viewed from a second aspect, the primary procedure is a primary fund transfer, and the secondary financial procedure is an auxiliary fund transfer. Therefore, a system of the second aspect of the invention provides a system of primary and auxiliary fund transfer, the system including processing means for receiving and processing data and an association database containing data associating products, services or entities with recipients, wherein the processing
10 means is adapted to receive data representing information relating to a primary money transfer for payment of one or more products, services or entities, determine a recipient associated with the product, service or entity using the association database, and generate for output data representing an allocation of an auxiliary fund transfer to the determined recipient.

15 This second aspect of the present invention also provides a method of primary and auxiliary fund transfer, the method including receiving information relating to a primary fund transfer for payment of at least one entity, product or service, processing the information and determining a recipient associated with
20 the entity, product or service using an association database, and generating for output data representing an allocation of an auxiliary fund transfer to the determined recipient.

25 Aspects of the present invention also provide computer readable code held on a computer readable carrier medium containing instructions for controlling a processor to carry out one or more of the methods of aspects of the invention.

30 Aspects of the invention also provide an apparatus including a storage device and a processor connected to the storage device, the storage device holding instructions for controlling the processor to carry out one or more of the methods of aspects of the invention.

The entity may be a vendor of particular types of goods or services. The determined recipient may be a recipient representing a philanthropic cause or the recipient may itself be a philanthropic cause. Further, the philanthropic cause may be a charitable organisation. The determined recipient may alternatively be an individual, and may be the user/customer. In a further possible form, the determined recipient may be a commercial organisation, or government department. The auxiliary fund transfer may be commercial in nature, rather than philanthropic, or may be based on self-interest.

Preferably, the system and method are available to multiple users, and individually configurable by each user. The system and method may be configured for each individual user, rather than directly by them. Preferably each user can only make use of data associated with that user.

The association database holds data representing an association of at least one product, service or entity with at least one recipient for at least one user. Preferably, the association of primary entities, products and/or services with auxiliary recipients is customised to each user and is predetermined by the user. Typically, the user may associate many primary entities, products and/or services with a single recipient, and/or the user may split the auxiliary transfer for a particular primary entity, product or service between at least two recipients in proportions also determined by the user. Therefore, the system preferably includes a user interface to allow users to update, amend or configure the data held in the association database to update change or configure recognised products, services and/or entities and update, amend or configure recipients that will receive auxiliary transfers, together with configuring the associations between various products, services or entities and various recipients for each particular user. This configuration is preferably carried out by a user separately to a primary fund transfer by that user. However, it is possible for the user to be requested to choose a recipient to receive the auxiliary fund transfer at the time of making the primary fund transfer, preferably from data held in the association database.

In a preferred form of the second aspect of the invention, the system and method also allow the user to select or nominate the value of the contribution to be allocated to each particular recipient during each execution of a secondary procedure such as an auxiliary fund transfer. Therefore, allocation data may be held in the association database, being configurable by the user, the data representing the amount of the contribution, or a predetermined fraction of the value of the product/service purchased or amount spent at the vendor. The allocation data may be held in the association database, or may be held in a separate database, either within the system or remote from it.

The contribution allocated in each execution of the auxiliary transfer is most typically a nominal or small amount of money in relation to the value of the primary fund transfer, since it will preferably be allocated on a relatively frequent basis. The present invention does, however, also contemplate high contribution values.

Preferably, both the primary and auxiliary transfers are debited from a single account of a user/customer. Alternatively, the primary and auxiliary transfers may be from separate accounts of a single user/customer. Alternatively, the auxiliary transfer may be from a third party account, such as an account from a donor, who has approved auxiliary transfers of funds when the user/customer makes a primary fund transfer of a predetermined type and or amount.

In an alternative, the primary procedure or primary fund transfer may be a receipt of funds by a user rather than a payment by the user. In this way when a primary procedure or fund transfer is received by a user, and an auxiliary transfer is made from the user to a recipient. For example, the user may receive payment for a particular good or service and may make an auxiliary transfer associated with that good or service.

The user may make an auxiliary transfer based on the instigator of the primary fund transfer, or the amount of the primary fund transfer, in which case

the association database holds associations between entities and recipients where the entities are purchasers rather than vendors.

Two auxiliary fund transfers may occur for a single primary fund transfer.

- 5 An auxiliary fund transfer may occur both when a first user transfers money, as a primary fund transfer, to a second user, and when the second user receives the primary fund transfer from the first user. In this case, the two auxiliary fund transfers originate from different users.
- 10 Preferably, the association database cross-references types of product, service and/or entity against various recipients to receive auxiliary fund transfers upon purchase of the particular product or service or amount spend at a particular entity. For example, the product purchased in the primary fund transfer may be groceries or dining out, and the recipient associated with this
- 15 type of primary fund transfer could be a donation to one or more particular famine relief charities; doctor bills as the primary fund transfer may cause an auxiliary transfer to a medical research group, or, alternatively, to a private health fund, or a user account set up to save money for private health; purchase of pharmaceutical products may cause an auxiliary transfer to specific medical
- 20 research; purchase of petrol may redirect to charities working towards green alternatives to such fuel.
- 25 Alternatively, where the auxiliary transfer is to a separate account of the user, this aspect of the invention may be used for micro-saving purposes, for example, if the primary fund transfer is the purchase of baby clothes for a child, the auxiliary transfer may be to a savings account or trust for the future education of the child; if fuel is purchased, the auxiliary funds may go to a savings account for a new car etc.
- 30 Alternatively, the auxiliary fund transfer recipient may be a relative or friend of the user, and primary products or services may be linked to an account held by the relative or friend. For example, in this case, the payment of a

telephone bill by the user may cause an auxiliary fund transfer to the account of a son/daughter of the user.

5 The products or services may be determined by the system by the nature
of the vendor that sold them; purchases from a petrol station would then
indicate purchase of petrol. The product/service determination may be done by
the association database, i.e. the association database cross references
vendors with recipients, or there may be a further database to associate
vendors with particular products or services. Such categorisation may ease the
10 determination by the system of the particular product or service, as only the
details of the vendor need be known to the system, rather than the particular
purchase made within vendor's offered items. However, the products or
services may be the particular items sold by the vendor where data
representing the particular items is available to the system and the system is
15 adapted to cross reference those products and services with a determined
entity.

If the association database does not contain details of association for a
particular entity, such as a vendor, product or service, the system can make an
20 auxiliary fund transfer to a recipient associated with 'no entry' in the database
under products/services/vendors. Alternatively, if no entry exists in the
database for a particular vendor, product or service, no auxiliary transfer may
be made.

25 Preferably, the allocation of the auxiliary fund transfer occurs at
substantially the same time as the associated primary fund transfer. The
primary fund transfer may be use of a credit or debit card or the like, or on-line
as an e-payment, or may be a direct debit payment.

30 The actual auxiliary fund transfer may be executed from the user account
to the determined recipient's account at substantially the same time that the
primary fund transfer occurs. Alternatively, the allocation may be stored, and
each such allocation arranged to increment the total stored allocation until a

specific threshold is reached, at which time the actual auxiliary fund transfer occurs i.e. the system may be adapted to accrue the relatively minor allocations of auxiliary funds into larger sums before an electronic transfer of the total auxiliary fund amount occurs. In this case, preferably the system also includes
5 a total allocation storage database to keep track of the total allocation to each recipient by each user to date. This total allocation storage database may be the same database as that which stores the individual allocation amounts for each user, as discussed above, or may be a separate database. Such an incremental allocation storage system may, for example, reduce banking or
10 other transfer fees associated with the auxiliary fund transfer, by reducing the number of instances of actual fund transfer.

In an optional form of the invention, the allocation data is always output to a single receiver, such as a Public Interest Trust, and includes data
15 representing the determined recipient. The receiver may then perform incremental storage of the allocations and may periodically transfer sums to each determined entity. Alternatively, the receiver may receive the auxiliary fund transfer at the time of the associated primary fund transfer and keep the money in a trust before transferring it to the determined recipient. In this case
20 the interest earned on the auxiliary funds held by the trust can be used to cover running and other costs of the system. Further a combination of these two operations may be combined.

The system and method may process and perform the actual primary
25 fund transfer and the auxiliary fund transfer itself; the system and method may be operated by the credit card company, bank etc. of the user. Alternatively, the system may receive data indicating that the primary fund transfer is taking place together with data identifying e.g. the user, the product/service or vendor and amount of purchase (if the allocation is purchase amount dependent), and
30 may either instigate the auxiliary fund transfer itself, or output data instructing the auxiliary fund transfer to be carried out by a third party, for example by the credit card company of the user.

The auxiliary payment may be in addition to the amount transferred in the primary fund transfer. However, the auxiliary fund transfer may be a designated portion of the primary fund transfer, for example, where the credit card company of the user promises to give a fraction of each transaction to determined
5 entities.

In a preferred form of the invention, the system is adapted to maintain a record of the various individual contributions made by each user. That record may preferably be accessed and reviewed by a user at any time. The system
10 may be implemented in software, hardware or a combination of the two.

In preferred forms of aspects of the invention, the method is incorporated in a computer software system. More preferably, the method of the invention is incorporated in a computer software system that is designed to be installed and
15 run on a personal computer. In this way, the software system may be made generally available to computer users both in the work place and in the domestic environment, e.g. providing the opportunity for individuals and organizations to incorporate philanthropic giving into their daily routine.

Viewed from another aspect, therefore, the aspects of the present invention provide a software system designed to facilitate giving to a recipient, the system including: a mechanism for establishing or identifying one or more primary procedures to be performed by a user within an electronic environment; and means for associating a secondary financial procedure with the primary
20 procedure, such that operation of the primary procedure automatically activates the secondary financial procedure.
25

The methods and systems of the aspects of the present invention are thus able to offer an alternative to the irregular giving of larger amounts, for
30 example to philanthropic causes. In particular, when adapted to philanthropic giving, it allows a person to readily incorporate philanthropic generosity into their daily life by providing a way for that person to contribute small amounts as they purchase products or services, whether in person, over the internet, or

using a regular direct debit. The invention can also be utilised as a person enjoys the day-to-day use of his/her computer to access the internet, send emails, create files or such-like activity. Furthermore, by making this sort of micro-philanthropy available to individual computer users creates the potential to dramatically expand the domain of philanthropic giving.

Throughout the specification, the word "comprise" and variations of that word, such as "comprises" and "comprising" are not intended to exclude other additives, steps or integers.

Finally, it will be appreciated that various alterations and/or additions may be introduced into the particular construction and arrangement of the method and system of the invention described herein, which extends to individual features and groups of features, without departing from the spirit or ambit of the present invention.

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